

**United States Bankruptcy Court  
 Western District of Michigan**

**IN RE:**

Case No. 11-00443-jrh

**Dills, Paul A. & Dills, Lois D.**

Chapter 7

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,703,575.00		
B - Personal Property	Yes	3	\$ 53,495.38		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$ 249,105.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 198,467.80	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 730.42
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,309.00
TOTAL		13	\$ 1,757,070.38	\$ 447,572.80	

United States Bankruptcy Court  
Western District of Michigan

IN RE:

Case No. 11-00443-jrh

Dills, Paul A. & Dills, Lois D.

Chapter 7

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
<b>TOTAL</b>	\$

**State the following:**

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

IN RE Dills, Paul A. &amp; Dills, Lois D.

Case No. 11-00443-jrh

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		<b>cash on hand</b>	<b>J</b>	<b>223.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Eaton Federal Savings Bank (as of 1/10/11) (This account is held in the names of Paul A. Dills and Lois D. Dills, Trustees of the Lois D. Dills Living Trust)</b>	<b>J</b>	<b>1,325.27</b>
		<b>Independent Bank (as of 1/17/11) (The account is held in the name of Lois D. Dills and Nancy Hicks)</b>	<b>J</b>	<b>0.55</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>living room, dining room, kitchen, and bedroom furniture</b>	<b>J</b>	<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>misc. books and pictures</b>	<b>J</b>	<b>200.00</b>
6. Wearing apparel.		<b>normal clothing</b>	<b>J</b>	<b>500.00</b>
7. Furs and jewelry.		<b>11 gold rings, 20 necklaces, 3 watches</b>	<b>J</b>	<b>2,500.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Walther 380, S&amp;W 38, Remington 22, Remington shotgun</b>	<b>J</b>	<b>850.00</b>
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issue.		<b>New York Life (variable annuity as of 11/1/10)</b>	<b>W</b>	<b>22,663.18</b>
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>American Equity Investment IRA</b>	<b>W</b>	<b>9,730.38</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Debtors are Trustees of the Paul A. Dills Living Trust and the Lois D. Dills Living Trust. The assets of the trusts are the real estate listed on Schedule A and the bank account listed above.</b>	<b>J</b>	<b>1.00</b>
		<b>Debtors have a Charitable Remainder Unitrust. They are not a beneficiaries of the Unitrust.</b>	<b>J</b>	<b>1.00</b>

IN RE Dills, Paul A. &amp; Dills, Lois D.

Case No. 11-00443-jrh

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		<b>Dills Excavating LLC (defunct)</b>	<b>J</b>	<b>1.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2002 Lincoln Continental (free and clear)</b>	<b>W</b>	<b>4,000.00</b>
		<b>2005 GMC Sierra (free and clear)</b>	<b>H</b>	<b>8,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>adding machine, copy and fax machine</b>	<b>J</b>	<b>1,000.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			

IN RE Dills, Paul A. & Dills, Lois D. Debtor(s) Case No. 11-00443-jrh (If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<b>TOTAL</b>				<b>53,495.38</b>

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
 Report total also on Summary of Schedules.)

IN RE Dills, Paul A. &amp; Dills, Lois D.

Case No. 11-00443-jrh

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. \*

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
66 ft strip of land (private road) located on Otto Road, Charlotte, MI (SEV: \$1,200) (The property is owned by the Paul A. Dills Living Trust and the Lois D. Dills Living Trust)	11 USC § 522(d)(5)	1.00	2,400.00
Parcel #1 (070-004-100-004-26)- 1.76 acres of vacant property owned by the Paul A. Dills Living Trust and Lois D. Dills Living Trust.	11 USC § 522(d)(5)	9,375.00	9,375.00
Vacant property located on Doane Hwy in Grand Ledge, MI (Parcel #070-004-200-190-00) (SEV: \$900) (The property is owned by the Paul A. Dills Living Trust and Lois D. Dills Living Trust)	11 USC § 522(d)(5)	1,800.00	1,800.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
cash on hand	11 USC § 522(d)(5)	223.00	223.00
Eaton Federal Savings Bank (as of 1/10/11) (This account is held in the names of Paul A. Dills and Lois D. Dills, Trustees of the Lois D. Dills Living Trust)	11 USC § 522(d)(5)	276.00	1,325.27
Independent Bank (as of 1/17/11) (The account is held in the name of Lois D. Dills and Nancy Hicks)	11 USC § 522(d)(5)	0.28	0.55
living room, dining room, kitchen, and bedroom furniture	11 USC § 522(d)(3)	2,500.00	2,500.00
misc. books and pictures	11 USC § 522(d)(3)	200.00	200.00
normal clothing	11 USC § 522(d)(3)	500.00	500.00
11 gold rings, 20 necklaces, 3 watches	11 USC § 522(d)(4)	2,500.00	2,500.00
Walther 380, S&W 38, Remington 22, Remington shotgun	11 USC § 522(d)(5)	127.00	850.00
New York Life (variable annuity as of 11/1/10)	11 USC § 522(d)(5)	1.00	22,663.18
American Equity Investment IRA	11 USC § 522(d)(12)	9,730.38	9,730.38
Debtors are Trustees of the Paul A. Dills Living Trust and the Lois D. Dills Living Trust. The assets of the trusts are the real estate listed on Schedule A and the bank account listed above.	11 USC § 522(d)(5)	1.00	1.00
Debtors have a Charitable Remainder Unitrust. They are not a beneficiaries of the Unitrust.	11 USC § 522(d)(5)	1.00	1.00
Dills Excavating LLC (defunct)	11 USC § 522(d)(5)	1.00	1.00
2002 Lincoln Continental (free and clear)	11 USC § 522(d)(2)	3,450.00	4,000.00
2005 GMC Sierra (free and clear)	11 USC § 522(d)(2)	3,450.00	8,000.00
adding machine, copy and fax machine	11 USC § 522(d)(6)	1,000.00	1,000.00

\* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Dills, Paul A. & Dills, Lois D.

Debtor(s)

Case No. 11-00443-jrh

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
**(Continuation Sheet)**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS

IN RE Dills, Paul A. &amp; Dills, Lois D.

Case No. 11-00443-jrh

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>6486</b> <b>CitiMortgage Inc.</b> <b>POB 6006</b> <b>The Lakes, NV 88901</b>	<b>X J</b>	<b>first mortgage on 7642 Otto Rd., Charlotte, MI 48813</b>				<b>104,105.00</b>	
		VALUE \$ <b>160,000.00</b>					
ACCOUNT NO. <b>Robert Bohlen</b> <b>34 Park St., Ste. D</b> <b>Andover, MA 01810</b>	<b>J</b>	<b>second mortgage on 7642 Otto Rd., Charlotte, MI 48813 (loan taken for business purposes)</b>				<b>145,000.00</b>	<b>89,105.00</b>
		VALUE \$ <b>160,000.00</b>					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
Subtotal (Total of this page)						\$ <b>249,105.00</b>	\$ <b>89,105.00</b>
Total (Use only on last page)						\$ <b>249,105.00</b>	\$ <b>89,105.00</b>

0 continuation sheets attached

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)



IN RE Dills, Paul A. &amp; Dills, Lois D.

Case No. 11-00443-jrh

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>40CK</b> <b>Chad &amp; Catherine Frazier</b> <b>C/O William Tomblin</b> <b>3493 Woods Edge Dr., Ste. 100</b> <b>Okemos, MI 48864</b>	<b>X J</b>	<b>sold farm property (business-related claim)</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>182,634.80</b>
ACCOUNT NO. <b>9545</b> <b>Chase</b> <b>Attn. Cardmember Services</b> <b>POB 30201</b> <b>Tampa, FL 33630-3201</b>	<b>J</b>	<b>2006</b> <b>credit card</b>				<b>6,924.00</b>
ACCOUNT NO. <b>6915</b> <b>US Bank</b> <b>Cardmember Services</b> <b>POB 790408</b> <b>Saint Louis, MO 63179-0408</b>	<b>J</b>	<b>2006</b> <b>credit card</b>				<b>8,909.00</b>
ACCOUNT NO.						

0 continuation sheets attached

Subtotal  
(Total of this page) \$ **198,467.80**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$ **198,467.80**

IN RE Dills, Paul A. & Dills, Lois D.Case No. 11-00443-jrh

Debtor(s)

(If known)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Paul A. And Lois D. Dills Charitable Unitrust 7746 Otto Rd. Charlotte, MI 48813</b> <b>Paul A. Dills Living Trust And Lois D. Dills Living Trust 7642 Otto Rd. Charlotte, MI 48813</b>	<b>Chad &amp; Catherine Frazier C/O William Tomblin 3493 Woods Edge Dr., Ste. 100 Okemos, MI 48864</b> <b>CitiMortgage Inc. POB 6006 The Lakes, NV 88901</b>  <b>Chad &amp; Catherine Frazier C/O William Tomblin 3493 Woods Edge Dr., Ste. 100 Okemos, MI 48864</b>

IN RE Dills, Paul A. &amp; Dills, Lois D.

Case No. 11-00443-jrh

Debtor(s)

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer	<b>Retired</b>	<b>Retired</b>

**INCOME:** (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR SPOUSE

\$ \_\_\_\_\_ \$ \_\_\_\_\_

2. Estimated monthly overtime

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**3. SUBTOTAL****\$ 0.00 \$ 0.00****4. LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

\$ \_\_\_\_\_ \$ \_\_\_\_\_

b. Insurance

\$ \_\_\_\_\_ \$ \_\_\_\_\_

c. Union dues

\$ \_\_\_\_\_ \$ \_\_\_\_\_

d. Other (specify) \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**5. SUBTOTAL OF PAYROLL DEDUCTIONS****\$ 0.00 \$ 0.00****6. TOTAL NET MONTHLY TAKE HOME PAY****\$ 0.00 \$ 0.00**

7. Regular income from operation of business or profession or farm (attach detailed statement)

\$ \_\_\_\_\_ \$ \_\_\_\_\_

8. Income from real property

\$ \_\_\_\_\_ \$ \_\_\_\_\_

9. Interest and dividends

\$ \_\_\_\_\_ \$ \_\_\_\_\_

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ \_\_\_\_\_ \$ \_\_\_\_\_

11. Social Security or other government assistance

(Specify) **Social Security**\$ **407.00** \$ **85.00**

12. Pension or retirement income

\$ \_\_\_\_\_ \$ \_\_\_\_\_

13. Other monthly income

(Specify) **Annuity**\$ \_\_\_\_\_ \$ **38.42****New York Life**\$ \_\_\_\_\_ \$ **200.00****14. SUBTOTAL OF LINES 7 THROUGH 13****\$ 407.00 \$ 323.42****15. AVERAGE MONTHLY INCOME** (Add amounts shown on lines 6 and 14)**\$ 407.00 \$ 323.42**

**16. COMBINED AVERAGE MONTHLY INCOME:** (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ **730.42**

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**Debtors had rental income from farmland in 2010, but that income has become an asset of the Charitable Unitrust in 2011. Therefore, it is not the Debtors' income for future time periods.**

IN RE Dills, Paul A. &amp; Dills, Lois D.

Case No. 11-00443-jrh

Debtor(s)

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,200.00</u>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	<u>200.00</u>
b. Water and sewer	\$	
c. Telephone	\$	<u>102.00</u>
d. Other	\$	
3. Home maintenance (repairs and upkeep)	\$	<u>50.00</u>
4. Food	\$	<u>350.00</u>
5. Clothing	\$	<u>20.00</u>
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	<u>245.00</u>
8. Transportation (not including car payments)	\$	<u>160.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	<u>100.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>57.00</u>
b. Life	\$	
c. Health	\$	<u>168.00</u>
d. Auto	\$	<u>157.00</u>
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Property Taxes</u>	\$	<u>300.00</u>
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other <u>Promissory Note To Robert Bohlen</u>	\$	<u>200.00</u>
	\$	
	\$	

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$	<u>3,309.00</u>
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19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
**Debtors' children intend to assist the Debtors with the Debtors' expenses.**

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<u>730.42</u>
b. Average monthly expenses from Line 18 above	\$	<u>3,309.00</u>
c. Monthly net income (a. minus b.)	\$	<u>-2,578.58</u>

IN RE Dills, Paul A. & Dills, Lois D.

Debtor(s)

Case No. 11-00443-jrh

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 11, 2011 Signature: /s/ Paul Dills  
Paul Dills

Debtor

Date: April 11, 2011 Signature: /s/ Lois Dills  
Lois Dills

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*